Remarks

The present Response is to the Office Action mailed 08/21/2008. Claims 1-8, 13-15, 18-23 and 25-27 are presented for examination.

Claim Rejections - 35 USC § 102

Claims **1-8, 13-15, 18-23, and 25-27** are rejected under 35U.S.C. 102(e) as being anticipated by Starr (US 6,606,606).

Re claims **1, 13,** and **20,** Starr teaches a system for updating parameters of financial transactions associated with financial services initiated and completed on behalf of or directly by a user through access to a data-packet-network into more than one electronic interface accessible to the user is provided (<u>abstract</u>) comprising:

a main electronic interface supported by back-end software, the main interface for registering all user accounts into at least one portfolio group, the accounts accessible in detail through the main interface (figs. 4-5);

at least one cobranded electronic interface supported by back-end software, the cobranded interface mirroring the accounts registered in the main electronic interface (<u>col. 2, line 51 to col. 3, line 32</u>); and

a plurality of institution-specific electronic interfaces for providing direct account registration, reporting, and maintenance specific to accounts provided by the associated institutions, characterized in that through direct linking between the main, cobranded, and institution-specific interfaces, any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces (<u>col. 6, line 53 to col. 7, line 20</u>).

Re claims **2, 7, 14,** and **21,** Starr teaches data-packet-network is the Internet network (<u>col. 10, lines 12-51; fig. 2</u>).

Re claims **3, 15, 18, 22,** and **25,** Starr teaches main, cobranded, and institution-specific interfaces are HTML interfaces served by file servers operating on the Internet (<u>figs. 1-2 and 5</u>).

Re claims **4** and **23,** and, Starr teaches back-end software supporting the main and the cobranded interfaces is the same back-end software (col. 2, line 51 to col. 3, line 3).

Re claims **5-6** and **27**, Starr teaches cross-linking between the main, cobranded, and institution-specific interfaces is accomplished through hyperlinking data within the respective interfaces (col. 4, lines 26-57).

Re claims **8, 19,** and **26,** Starr teaches direct linking between the main, cobranded, and institution-specific interfaces is through embedded function (fig.2).

Applicant's response:

Applicant points out that this is the fourth round of prosecution wherein the Examiner maintained the art of Northington and Atkins for rejecting applicant's claims in the first three rounds and now has capitulated those rejections and has introduced the new art of Starr to anticipate applicant's independent claims. Applicant points out that the independent claims remain in their original form as filed. Applicant argues that the Examiner is still not grasping the scope of applicant's invention as claimed, as evidenced by the introduction of Starr. Applicant also argues that the Examiner is somewhat vague in pointing out technical elements and functions in the art of Starr that are relied upon to reject applicant's claimed elements and their functions. Without specific relation of elements in the art to the limitations in the claim, it is difficult to make adequate response. However, applicant herein provides specific arguments which clearly distinguish applicant's claimed invention from the art of Starr.

The Examiner states, "Starr teaches a system for updating parameters of financial transactions associated with financial services initiated and completed on behalf of or directly by a user through access to a data-packet-network into more than one electronic interface accessible to the user is provided (abstract)" Applicant argues that the art of Starr mentions a plurality of service providers in the abstract, but makes no mention of updating parameters of financial transactions for said user utilizing more than one electronic interface accessible to the user. There is no teaching that the system of Starr

communicates with service providers via interfaces also accessible to the users holding accounts at said service providers.

The Examiner states Starr teaches, "a main electronic interface supported by back-end software, the main interface for registering all user accounts into at least one portfolio group, the accounts accessible in detail through the main interface (figs. 4-5);" Applicant argues that Figs. 4-5 and their accompanying text in Starr's disclosure fail to teach or suggest that the users may access registered accounts in detail via a main interface. Starr's interface, as depicted in Fig. 4 merely lists users and restricted access to services and accounts by Starr's service. FIG. 5 of Starr teaches that the server **14** can present to the subscriber **12** an HTML page that includes graphical control elements which allow the subscriber **12** to instruct the application server to implement functions related to the subscriber's core account. Applicant argues that the application server of Starr is the only entity that ever accesses accounts via the main interface. There is no teaching or suggestion in Starr of allowing a user to access his or her financial accounts directly, through the main interface of Starr.

The Examiner states Starr teaches, "at least one cobranded electronic interface supported by back-end software, the cobranded interface mirroring the accounts registered in the main electronic interface (col. 2, line 51 to col. 3, line 32). The Examiner provides the entire summary of Starr's specification to teach applicant's claimed co-branded interface without any explanation or at least pointing out in the relied portion of Starr applicant's claimed co-branded interface. Applicant claims a main electronic interface, a co-branded interface and a plurality of institution-specific electronic interfaces for providing direct account access. The Examiner has failed to demonstrate wherein Starr applicant's claimed interfaces are taught.

The Examiner states Starr teaches, "characterized in that through direct linking between the main, cobranded, and institution-specific interfaces, any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces (col. 6, line 53 to col. 7, line 20).

Applicant does not claim an ability to perform basic communication of instructions to outside financial institutions via dedicated communication paths in order to perform a task, such as pay payroll as in Starr. In applicant's invention, as claimed, a plurality of institution-specific electronic interfaces for providing direct account registration, reporting, and maintenance specific to accounts provided by the associated institutions, characterized in that through direct linking between the main, cobranded, and institution-specific interfaces, <u>any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces.</u> For example, in applicant's invention a residential address change to one account through one of claimed interfaces would be immediately be propagated to the other accounts via direct communication between their interfaces... the same interfaces accessible by the users to access their accounts. Not so in the art of Starr.

In Starr it is clear to one of ordinary skill in the art, that the invention is limited to institutional instruction from one account to another, as is known in the bill pay art, wherein an instruction to pay payroll to a core financial account causes moneys to be transferred from the core account to a payroll account and then to actually cut payroll from the payroll account. The main point of Starr is to provide sub-instructions wherein a user's order to pay payroll causes a plurality of sub-instructions to various institutions. Applicant claims that through direct linking between the main, cobranded, and institution-specific interfaces, any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces. Applicant respectfully requests the Examiner please find valid art to reject applicant's claims or allow the application to issue.

Summary

As all of the claims, as argued above, have been shown to be patentable over the art presented by the Examiner, applicant respectfully requests reconsideration and the case be passed quickly to issue.

If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully submitted,
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